

Lender*VP 5,000 Mile Tune-Up

Make an immediate
impact on your bottom
line with a
FREE Lender*VP
“5,000 Mile Tune-Up.”



The 5,000 Mile Tune-Up enables you to harness the power of existing CU*Answers' tools to help increase income, decrease costs, and save employee time.

These profitability enhancers are already producing results in many credit unions - find out how they can help you too.

- A Lender*VP staff member will review your tune-up options over the telephone, and will help you get started.
- One hour phone consultation is included-FREE.
- Additional consultations, and/or assistance at your location can be arranged for a modest investment.

Call for a **FREE** 5,000 mile
tune-up today!

800.327.3478

Get these money-makers working for you—now!

- **DELINQUENCY NOTICES.** You can save by reducing the amount of notices you send out. You will reduce postage costs, save paper and employee time. The Lender*VP team can help your team identify areas to improve, and will help set up an action plan to maximize results.
- **45 DAY 1ST PAYMENTS.** Increase income and gain the appreciation of your members by offering a first payment option of up to 45 days. You will improve profitability (see chart on reverse), and members will appreciate the ability to make payments that fit their pay schedule.
- **RISK-BASED PRICING REVIEWS.** You could be losing income if your risk-based pricing levels are even slightly lower than they could be. A fast Lender*VP review will analyze your situation and develop a strategy to improve earnings and monitor future pricing levels.
- **PORTFOLIO ANALYSIS REPORTS.** Get an up-to-the-minute snapshot of your lending and collections business—every morning—with Lender*VP Lending and Collections Reports. Choose from dozens of fact-rich reports to create your own portfolio.



45 day 1st Payments are win-win situations: for your credit union and for your members.

You'll end up with happy members and a better income picture when you start offering 45 day 1st payments.

30 vs. 45 day payment comparison				
Loan Amount	Term	APR	# of days	Earnings
\$25,000	72 months	7%	30 days	\$148.63
\$25,000	72 months	7%	45 days	\$220.55

How about this for bottom-line impact? An increase of \$71.92. If you average 30 vehicle loans per month, that's **\$2,157.60 extra income!**

Portfolio analysis reports enable you to review the data that is important to you every morning.

Start each morning with a fresh look at your lending performance by reviewing the reports that are most meaningful to you. Your Lender*VP team will help you zero-in on the data you need to monitor your operation. Choose from the following, and dozens of other information rich reports:

- **LOAN INTEREST ANALYSIS REPORT.** Use this report to make sure your spread is heading in the right direction, and take timely corrective action when needed.
- **LOAN INTEREST APPLICATION REPORT.** Keep tabs on loan officer productivity, loan turn-around time, popular loans and performance of "special offers" to ensure results are in line with objectives.
- **LOAN DELIVERY CHANNEL ANALYSIS.** You'll get a real-time view of how promptly members' lending needs are being met, along with an analysis of how Retailer Direct, It's Me 247, Dealer Track and other channels are performing.
- **LOOK-TO-BOOK RATIOS FOR LOAN OFFICERS.** What's your loan officer "batting average?" What can you do to help improve the quality of the loans you are reviewing?
- **LOAN RISK SCORE ANALYSIS.** Quickly determine whether your loan performance is in line with risk-based pricing to determine if you need to make credit score or variance adjustments.
- **RECOMMENDED REPORTS.** The following are among the reports you should consider: MNCOLL#9, Dashboard; MNRPTD #4, Loan interest analysis; MNRPTD #5, Loan interest application report, MNLOAN #8, Work review application; MNCOLL #22, Risk score analysis; MNRPTD #8, Loan delinquency analysis; MNCOLL #18, Print collection delinquencies; MNRPTE #12, Zero balance LOC; MNRPTD #7, Contingent liability; MNRPTD #6, Pipeline analysis; MNCOLL #1, Work collections; MNMGMA #6, Where members borrow; MNEXL #2, Indirect lending volume and delinquency by dealer.

Get your 2009 profitability "kick-started" right away with a Lender*VP Tune-Up.

For more details, or to set up your Tune-up, contact Geoff Johnson gjohnson@cuanswers.com, (800.327.3478x154), or John Yeomans jyeomans@cuanswers.com, (800.327.3478 x203).